

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN R. VALLOSIO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-24887

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/27/2019 and confirmed on 2/7/20 . The case was subsequently Completed
 After Confirmation

2. The Trustee made the following disbursements.

| | |
|----------------------------------|------------------|
| Total Receipts | 60,762.00 |
| Less Refunds to Debtor | 0.00 |
| TOTAL AMOUNT OF PLAN FUND | 60,762.00 |

| | |
|------------------------------------|------------------|
| Administrative Fees | |
| Filing Fee | 0.00 |
| Notice Fee | 0.00 |
| Attorney Fee | 7,475.00 |
| Trustee Fee | 3,207.88 |
| Court Ordered Automotive Insurance | 0.00 |
| TOTAL ADMINISTRATIVE FEES | 10,682.88 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Secured | | | | | |
| | GULF HARBOUR INVESTMENTS CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8790 | | | | |
| | GULF HARBOUR INVESTMENTS CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8790 | | | | |
| | * * * N O N E * * * | | | | |
| Priority | | | | | |
| | KENNETH STEIDL ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | JOHN R. VALLOSIO | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | STEIDL & STEINBERG PC | 3,400.00 | 3,400.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | STEIDL & STEINBERG PC | 4,075.00 | 4,075.00 | 0.00 | 0.00 |
| | Acct: XXXXXXXXXXXXXXXXXXXXXXXX7-25 | | | | |
| | INTERNAL REVENUE SERVICE* | 7,655.80 | 7,655.80 | 0.00 | 7,655.80 |
| | Acct: 1039 | | | | |
| | CLEARVIEW FCU** | 0.00 | 13,200.00 | 0.00 | 13,200.00 |
| | Acct: 7025 | | | | |
| | | | | | 20,855.80 |

| | | | | | |
|-----------|--------------------------------------|----------|----------|------|----------|
| Unsecured | | | | | |
| | PRA/PORTFOLIO RECOVERY ASSOC | 2,391.57 | 1,808.46 | 0.00 | 1,808.46 |
| | Acct: 0101 | | | | |
| | BARCLAYS BANK DELAWARE | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1450 | | | | |
| | CAPITAL ONE BANK (USA) NA BY AMERIC. | 3,678.57 | 2,781.65 | 0.00 | 2,781.65 |
| | Acct: 0781 | | | | |
| | CAPITAL ONE BANK (USA) NA BY AMERIC. | 2,960.79 | 2,238.88 | 0.00 | 2,238.88 |
| | Acct: 5850 | | | | |
| | CHASE AUTO FINANCE(*) | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 3509 | | | | |
| | DISCOVER BANK(*) | 5,678.03 | 4,293.60 | 0.00 | 4,293.60 |
| | Acct: 6700 | | | | |
| | LVNV FUNDING LLC | 3,299.19 | 2,494.77 | 0.00 | 2,494.77 |

19-24887

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|-------------------------|------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 3233 | | | | |
| | LVNV FUNDING LLC | 1,029.68 | 778.62 | 0.00 | 778.62 |
| | Acct: 7766 | | | | |
| | LVNV FUNDING LLC | 776.84 | 587.43 | 0.00 | 587.43 |
| | Acct: 0146 | | | | |
| | MARINER FINANCE LLC | 4,869.38 | 3,682.12 | 0.00 | 3,682.12 |
| | Acct: 4642 | | | | |
| | MIDLAND CREDIT MANAGEMENT INC | 4,254.11 | 3,216.86 | 0.00 | 3,216.86 |
| | Acct: 5710 | | | | |
| | ONE MAIN FINANCIAL GROUP LLC(*) | 4,808.69 | 3,636.23 | 0.00 | 3,636.23 |
| | Acct: 4651 | | | | |
| | SYNCHRONY BANK** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | WOODFOREST NATIONAL BANK | 2,495.75 | 1,887.24 | 0.00 | 1,887.24 |
| | Acct: 3604 | | | | |
| | INTERNAL REVENUE SERVICE* | 1,899.54 | 1,436.39 | 0.00 | 1,436.39 |
| | Acct: 1039 | | | | |
| | QUANTUM3 GROUP LLC AGNT - CROWN, | 503.94 | 381.07 | 0.00 | 381.07 |
| | Acct: 7687 | | | | |
| | SYNCHRONY BANK** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 7687 | | | | |
| | OFFICE OF THE UNITED STATES TRUSTE | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 29,223.32 |
| TOTAL PAID TO CREDITORS | | | | | |
| | | | | | 50,079.12 |
| TOTAL CLAIMED | | | | | |
| PRIORITY | 7,655.80 | | | | |
| SECURED | 0.00 | | | | |
| UNSECURED | 38,646.08 | | | | |

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteevdpa.com

IN RE:
JOHN R. VALLOSIO

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-24887

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
John R. Vallosio
Debtor

Case No. 19-24887-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Mar 03, 2025

User: auto
Form ID: pdf900

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + John R. Vallosio, 2131 Forest Drive, Apollo, PA 15613-9021 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 04 2025 03:17:26 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15175759 | + Email/Text: BarclaysBankDelaware@tsico.com | Mar 04 2025 01:40:00 | Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801 |
| 15175757 | + Email/Text: BarclaysBankDelaware@tsico.com | Mar 04 2025 01:40:00 | Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803 |
| 15175763 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 04 2025 03:05:21 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15175761 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 04 2025 03:16:48 | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15179699 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 04 2025 03:05:37 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15175766 | + Email/PDF: ais.chase.ebn@aisinfo.com | Mar 04 2025 03:28:39 | Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076 |
| 15175765 | + Email/PDF: ais.chase.ebn@aisinfo.com | Mar 04 2025 06:13:09 | Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101-2003 |
| 15175767 | + Email/PDF: creditonebknotifications@resurgent.com | Mar 04 2025 03:05:08 | Credit One Bank N.A., PO Box 98872, Las Vegas, NV 89193-8872 |
| 15175769 | Email/Text: mrdiscen@discover.com | Mar 04 2025 01:40:00 | Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850 |
| 15175768 | Email/Text: mrdiscen@discover.com | Mar 04 2025 01:40:00 | Discover Financial, Pob 15316, Wilmington, DE 19850 |
| 15178974 | Email/Text: mrdiscen@discover.com | Mar 04 2025 01:40:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 15204703 | Email/Text: bkelectronicnoticecourtmail@computershare.com | Mar 04 2025 01:40:00 | Gulf Harbour Investments Corporation, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129 |
| 15175770 | Email/Text: sbse.cio.bnc.mail@irs.gov | Mar 04 2025 01:40:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 15179705 | Email/PDF: resurgentbknotifications@resurgent.com | Mar 04 2025 03:17:58 | LVNV Funding, LLC, Resurgent Capital Services, |

District/off: 0315-2

User: auto

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Date Rcvd: Mar 03, 2025

Form ID: pdf900

Total Noticed: 32

| | | | |
|----------|--|----------------------|--|
| 15175774 | + Email/PDF: resurgentbknotifications@resurgent.com | Mar 04 2025 03:17:40 | PO Box 10587, Greenville, SC 29603-0587 |
| 15175771 | + Email/PDF: resurgentbknotifications@resurgent.com | Mar 04 2025 03:17:19 | LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 15175778 | + Email/Text: bankruptcy@marinerfinance.com | Mar 04 2025 01:40:00 | Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 15175777 | + Email/Text: bankruptcy@marinerfinance.com | Mar 04 2025 01:40:00 | Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904 |
| 15198538 | + Email/Text: bankruptcydpt@mcmcg.com | Mar 04 2025 01:41:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 |
| 15175779 | + Email/Text: bankruptcydpt@mcmcg.com | Mar 04 2025 01:41:00 | Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238 |
| 15175780 | + Email/Text: bankruptcydpt@mcmcg.com | Mar 04 2025 01:41:00 | Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007 |
| 15180171 | Email/PDF: cbp@omf.com | Mar 04 2025 03:05:07 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251 |
| 15175782 | + Email/PDF: cbp@omf.com | Mar 04 2025 06:12:59 | OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251 |
| 15175781 | + Email/PDF: cbp@omf.com | Mar 04 2025 03:49:27 | OneMain Financial, Po Box 1010, Evansville, IN 47706-1010 |
| 15212491 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 04 2025 03:05:41 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15207286 | Email/Text: bnc-quantum@quantum3group.com | Mar 04 2025 01:40:00 | Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 15175783 | + Email/PDF: ais.sync.ebn@aisinfo.com | Mar 04 2025 03:05:21 | SYNCB/American Eagle, PO Box 965005, Orlando, FL 32896-5005 |
| 15176450 | ^ MEBN | Mar 04 2025 01:07:42 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15175784 | + Email/Text: ebankruptcy@woodforest.com | Mar 04 2025 01:41:00 | Woodforest National Bank, 25231 Grogans Mill Road, The Woodlands, TX 77380-3103 |
| 15175785 | + Email/Text: ebankruptcy@woodforest.com | Mar 04 2025 01:41:00 | Woodforest National Bank, PO Box 7889, The Woodlands, TX 77387-7889 |

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Gulf Harbour Investments Corporation |
| 15175760 | *+ | Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801 |
| 15175758 | *+ | Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803 |
| 15175764 | *+ | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15175762 | *+ | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15175775 | *+ | LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 15175776 | *+ | LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 15175772 | *+ | LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115 |
| 15175773 | *+ | LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115 |

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Denise Carlon | on behalf of Creditor Gulf Harbour Investments Corporation dcarlon@kmllawgroup.com |
| Kenneth Steidl | on behalf of Debtor John R. Vallosio julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com |
| Larry E. Wahlquist | on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmevf@chapter13trusteewdpa.com |

TOTAL: 5